



**County of San Bernardino**  
**RETIREMENT SYSTEM CONTRIBUTION ELECTION**  
**FY 2001/2002**  
**GENERAL EMPLOYEES**

*Please print two (2) copies in Black or Blue ink ONLY.*

Employee ID	Emp No	Last Name First Name	Social Security Number
Effective Date	Position No	Job Code Title	
Department		Department Street and City	

1. You must choose to have your retirement contributions designated as all employee (*Refundable*) or all employer (*Non-Refundable*) contributions for retirement purposes. Below is a brief explanation of your options.

**A. REFUNDABLE RETIREMENT CONTRIBUTION**

If you designate your retirement contributions as employee contributions (*Refundable*), then for each dollar put into your retirement fund, your retirement obligation shall be satisfied in the amount of one dollar. If you separate without retiring, you may withdraw this contribution from the Retirement Association. However, if you retire (or separate with a deferred retirement), all contributions applied under this paragraph will be considered for tax purposes as employer-paid (*Non-Refundable*) contributions.

**B. NON-REFUNDABLE RETIREMENT CONTRIBUTION**

If you designate your retirement contributions as employer contributions (*Non-Refundable*), then for each dollar put into your retirement fund, your retirement obligation is satisfied in the amount of the actuarial value of that dollar to the Retirement Association. (The actuarial value is determined by the Board of Retirement annually and is subject to change.) **Effective Pay Period 15**, the actuarial value is **\$1.22** for each **\$1.00** contributed. If you separate without retiring, you may **NOT** withdraw this contribution from the Retirement Association. When and if eligible for retirement benefits, you may receive a retirement benefit now or in the future.

**RETIREMENT OPTIONS (SELECT ONE)**

<input type="checkbox"/> Refundable Retirement Contribution (Employee Dollars: \$1.00 for \$1.00)	<input type="checkbox"/> Non-Refundable Retirement Contribution (Employee Dollars: \$1.00 for \$1.22)	<input type="checkbox"/> 30-Year Member or No Contribution Required
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2. If your County benefits for retirement do not fully pay your retirement obligation, this paragraph will apply to your contributions for tax purposes. The Auditor/Controller will deduct the necessary Retirement System contributions from your pay warrant under Internal Revenue Code Section 414(H)(2). These contributions are treated as a **pre-tax** salary reduction for purposes of income tax reporting and withholding.

For tax purposes, once you retire (or separate with a deferred retirement), all contributions picked up under this Section will be considered as employer-paid (*Non-Refundable*). Contributions deducted from your pay will be applied either as all employee (\$1.00 = \$1.00) or all employer (\$1.00 = \$1.22) for Retirement System purposes per your contribution election above.

***Please Sign the Reverse Side of Form***

3. If you do not submit a revised Retirement System Contribution Election form during Open Enrollment, your Retirement System contributions will continue to be applied in the same manner as previously designated (employee or employer contributions). If you have not previously made a designation and fail to make a designation during this year's Open Enrollment, your retirement contributions shall be made as employee (*Refundable*) contributions.

I understand and agree to the conditions stated above.

_____ Employee Signature	_____ Work Telephone	_____ Date
_____ Payroll Clerk Signature	_____ Work Telephone	_____ Date

***Election forms for newly hired/newly eligible employees must be returned to departmental payroll clerk as soon as possible, but no later than the first week of eligibility.***

DISTRIBUTION:      Original - EMACS  
                             Copy - Department

<i>Office Use Only</i>			
Reviewed By	Date	Keyed By	Date

## ***COUNTY RETIREMENT CONTRIBUTION BENEFIT***

Retirement is an important part of your County employee benefits package. As a member of the San Bernardino County Employees' Retirement Association (SBCERA), you are required to contribute towards your retirement pension. (See reverse side for contribution requirements.)

To assist you with your required contribution, your employee benefit package includes a County retirement "pick up." This benefit provides you assistance in meeting your required retirement contribution. The County's "pick up" amount is governed by your Memorandum of Understanding or contract.

According to the current Memorandum of Understanding:

Effective December 30, 2000, for all eligible employees, the County will pick up a portion of the employee's required contribution to the San Bernardino County Employees' Retirement Association in the amount of seven percent (7%) of the employee's earnable compensation as defined in the San Bernardino County Retirement Board bylaws.

## Employee Retirement Contribution Rate

Entry Age	Retirement Rate
16	7.57%
17	7.57%
18	7.57%
19	7.58%
20	7.60%
21	7.63%
22	7.67%
23	7.72%
24	7.78%
25	7.85%
26	7.93%
27	8.01%
28	8.10%
29	8.21%
30	8.31%
31	8.43%
32	8.54%
33	8.67%
34	8.81%
35	8.94%
36	9.08%
37	9.22%
38	9.36%
39	9.51%
40	9.66%
41	9.81%
42	9.96%
43	10.13%
44	10.29%
45	10.44%
46	10.60%
47	10.76%
48	10.94%
49	11.10%
50	11.28%
51	11.44%
52	11.61%
53	11.79%
54 & over	11.97%

### Your Entry Age

Entry Age is based on your closest birthday as determined by the San Bernardino County Employees' Retirement Association. For example, if you had a birthday within the past six months, your entry age is your current age. If your next birthday is in less than six months, your entry age is your age at your next birthday.

### Refundable Option

\$1.00 Equals \$1.00 – For each \$1.00 you contribute to the Retirement Association, you have satisfied \$1.00 of your retirement contribution obligation.

If you leave County employment before you have vested in the retirement program, you may elect to withdraw these contributions in a lump sum.

This option is recommended to employees with less than five years of continuous service.

### Non-Refundable Option

\$1.00 Equals \$1.22 – For each \$1.00 you contribute to the Retirement Association, you have satisfied \$1.22 of your retirement contribution obligation.

If you leave County employment before you have vested in the retirement program, you may NOT elect to withdraw these contributions in a lump sum.

This option is recommended to employees with more than five years of continuous service.

### Survivor Benefits

Effective July 1, 2000, the cost for the survivor benefit is \$1.85 per Pay Period.

### Additional Information

Call the San Bernardino County Employees' Retirement Association at 909-885-7980.